

Nongroup Membership Total Membership	Type of Plan	MA		12/31/01 to 12/31/02	
		Members as of 12/31/01	Members as of 12/31/02	Members 12/31/2001-2	Members 12/31/2001-2
Atlas Life Insurance Company	Medical	0	0	0	0
Atlas Life Insurance Company	Final Price	0	14	0	14
Atlas Health, Inc.	HM0	280	297	17	17
Blue Cross and Blue Shield of MA, Inc. (Basic Blue Shield)	Final Price	3,480	3,382	1,098	1,098
Blue Cross and Blue Shield of MA, Inc. (Basic Blue Shield) ²	Final Price	0	29	29	29
Blue Cross and Blue Shield of MA, Inc. (HM0 Blue - Basic Blue Shield)	HM0	240	3,363	3,123	3,123
Blue Cross and Blue Shield of MA, Inc. (HM0 Blue - Basic Blue Shield)	HM0	17,101	16,701	379	379
CIGNA HealthCare of Massachusetts, Inc.	HM0	297	277	0	0
John Community Health Plan, Inc.	HM0	330	324	6	6
Griffin Life Insurance Company	Medical	0	0	0	0
Thru Guardian Life Insurance Company of America	Medical	2	1	1	1
Thru Guardian Life Insurance Company of America	Final Price	15	12	3	3
Harvard Pilgrim Health Care, Inc. (AA Plan)	HM0	2,332	2,277	55	55
Harvard Pilgrim Health Care, Inc. (AA Plan)	HM0	1,240	6,461	12,461	12,461
Health New England, Inc.	HM0	438	269	169	169
John Aetna Life Insurance Company	Medical	0	0	0	0
John Aetna Life Insurance Company	Final Price	0	0	0	0
Thru METGA Life and Health Insurance Company	Medical	0	0	0	0
New England Life Insurance Company	Medical	0	0	0	0
New England Life Insurance Company	Final Price	0	0	0	0
Life Associated (HMO), Inc.	HM0	1,330	1,474	144	144
United HealthCare Insurance Company	Medical	10	10	0	0
United HealthCare Insurance Company	Final Price	30	29	1	1
United HealthCare of New England, Inc.	HM0	10	11	1	1
Total Members		33,330	36,594	3,363	3,363
Massachusetts Population ³		6,401,100	6,427,401		
Market Penetration Rate ⁴		0.52%	0.57%		

Nongroup Membership Total Subscribers	Type of Plan	MA		12/31/01 to 12/31/02	
		Subscribers as of 12/31/01	Subscribers as of 12/31/02	Subscribers 12/31/2001-2	Subscribers 12/31/2001-2
Atlas Life Insurance Company	Medical	0	0	0	0
Atlas Life Insurance Company	Final Price	17	16	1	1
Atlas Health, Inc.	HM0	282	298	16	16
Blue Cross and Blue Shield of MA, Inc. (Basic Blue Shield)	Final Price	3,280	3,182	1,098	1,098
Blue Cross and Blue Shield of MA, Inc. (Basic Blue Shield) ²	Final Price	0	29	29	29
Blue Cross and Blue Shield of MA, Inc. (HM0 Blue - Basic Blue Shield)	HM0	327	3,340	3,013	3,013
Blue Cross and Blue Shield of MA, Inc. (HM0 Blue - Basic Blue Shield)	HM0	15,101	14,701	400	400
CIGNA HealthCare of Massachusetts, Inc.	HM0	297	277	0	0
John Community Health Plan, Inc.	HM0	713	707	6	6
Griffin Life Insurance Company	Medical	0	0	0	0
Thru Guardian Life Insurance Company of America	Medical	2	1	1	1
Thru Guardian Life Insurance Company of America	Final Price	15	12	3	3
Harvard Pilgrim Health Care, Inc. (AA Plan)	HM0	2,332	2,277	55	55
Harvard Pilgrim Health Care, Inc. (AA Plan)	HM0	1,240	6,461	12,461	12,461
Health New England, Inc.	HM0	243	150	93	93
John Aetna Life Insurance Company	Medical	0	0	0	0
John Aetna Life Insurance Company	Final Price	0	0	0	0
Thru METGA Life and Health Insurance Company	Medical	0	0	0	0
New England Life Insurance Company	Medical	0	0	0	0
New England Life Insurance Company	Final Price	0	0	0	0
Life Associated (HMO), Inc.	HM0	1,142	1,217	75	75
United HealthCare Insurance Company	Medical	10	10	0	0
United HealthCare Insurance Company	Final Price	29	27	2	2
United HealthCare of New England, Inc.	HM0	10	10	0	0
Total Subscribers		23,207	25,139	1,904	1,904

Nongroup Membership Total Dependents	Type of Plan	MA		12/31/01 to 12/31/02	
		Dependents as of 12/31/01	Dependents as of 12/31/02	Dependents 12/31/2001-2	Dependents 12/31/2001-2
Atlas Life Insurance Company	Medical	0	0	0	0
Atlas Life Insurance Company	Final Price	0	0	0	0
Atlas Health, Inc.	HM0	248	249	1	1
Blue Cross and Blue Shield of MA, Inc. (Basic Blue Shield)	Final Price	1,163	1,126	37	37
Blue Cross and Blue Shield of MA, Inc. (Basic Blue Shield) ²	Final Price	0	2	2	2
Blue Cross and Blue Shield of MA, Inc. (HM0 Blue - Basic Blue Shield)	HM0	310	1,880	1,570	1,570
Blue Cross and Blue Shield of MA, Inc. (HM0 Blue - Basic Blue Shield)	HM0	5,901	5,711	190	190
CIGNA HealthCare of Massachusetts, Inc.	HM0	248	243	5	5
John Community Health Plan, Inc.	HM0	303	297	6	6
Griffin Life Insurance Company	Medical	0	0	0	0
Thru Guardian Life Insurance Company of America	Medical	0	0	0	0
Thru Guardian Life Insurance Company of America	Final Price	0	0	0	0
Harvard Pilgrim Health Care, Inc. (AA Plan)	HM0	247	242	5	5
Harvard Pilgrim Health Care, Inc. (AA Plan)	HM0	1,240	1,296	56	56
Health New England, Inc.	HM0	169	89	80	80
John Aetna Life Insurance Company	Medical	0	0	0	0
John Aetna Life Insurance Company	Final Price	0	0	0	0
Thru METGA Life and Health Insurance Company	Medical	0	0	0	0
New England Life Insurance Company	Medical	0	0	0	0
New England Life Insurance Company	Final Price	0	0	0	0
Life Associated (HMO), Inc.	HM0	103	257	154	154
United HealthCare Insurance Company	Medical	0	0	0	0
United HealthCare Insurance Company	Final Price	27	27	0	0
United HealthCare of New England, Inc.	HM0	0	11	11	11
Total Dependents		10,120	11,801	1,881	1,881

¹ Figures are reflective of guaranteed issue nongroup health plans subject to M.G.L. c. 178A including membership in guaranteed issue health plans available only on a group conversion basis (shown on separate report for this information).
² Beginning November 1, 2001, carriers were permitted to offer an alternate guaranteed issue health plan in addition to the standard guaranteed issue health plan. Blue Cross and Blue Shield of Massachusetts, Inc. and Harvard Pilgrim Health Care, Inc. offered the noted plans on November 1, 2001.
³ Blue Cross and Blue Shield of Massachusetts, Inc. began offering Blue Shield PPO as of November 1, 2002.
⁴ Population Source: Table C0-EST2002-02-02 - Massachusetts County Population Estimates and Population Change, July 1, 2001 to July 1, 2002. Source: Population Division, U.S. Census Bureau. Release Date: April 17, 2003.
⁵ Total members in Massachusetts divided by the population in Massachusetts.